Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 1 of 48

B1 (Official	Form 1)(4/	10)				oannon		90 1 01				
			United Eas		s Bankı District o						Vo	luntary Petition
Name of Do Martin,	,	ividual, ent	er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Na (include ma	ames used b rried, maide	y the Debton, and trade	or in the last a names):	8 years					used by the J maiden, and			8 years
Last four dig	e, state all)	Sec. or Indi	vidual-Taxpa	ıyer I.D. ((ITIN) No./0	Complete E	Last f	our digits o	f Soc. Sec. or	· Individual-	Гахрауег I	I.D. (ITIN) No./Complete EIN
	ess of Debto	r (No. and	Street, City, a	and State)):			Address of	Joint Debtor	(No. and St	reet, City,	and State):
						ZIP Code	;					ZIP Code
County of R Henrico		of the Prin	cipal Place of	f Busines		23231	Count	y of Reside	ence or of the	Principal Plan	ace of Bus	siness:
Mailing Ado	dress of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailiı	ng Address	of Joint Debt	or (if differe	nt from str	reet address):
		tor (ir uirre		or address				-8		(
						ZIP Code	;					ZIP Code
Location of (if different			siness Debtor ove):		'		•					-
	Type of	Debtor			Nature	of Business	5		Chapter	of Bankru	otcy Code	Under Which
		rganization)		_		one box)			-	Petition is Fi		
See Exhi	ial (includes ibit D on pa	ge 2 of this	form.	☐ Sing in 1 ☐ Rail ☐ Stoo	olth Care Bugle Asset Regard U.S.C. § Iroad Carboner and Broker aring Bank	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 9 er 11 er 12	of □ C	a Foreign hapter 15 I	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
	f debtor is not			Oth						Natur	e of Debts	<u> </u>
check this	s box and stat	e type of enti	ity below.)	und		of the Unite	le) ganization ed States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or	onsumer debts, 101(8) as dual primarily	for	Debts are primarily business debts.
	Fil	ling Fee (C	heck one box	;)		Check	one box:	1	Chap	ter 11 Debt	ors	
Filing Fee	ned application	installments on for the cou	(applicable to art's consideration installments.	on certifyi	ing that the	Check	Debtor is not if:	a small busi	debtor as definess debtor as dentingent liquida	defined in 11 U	U.S.C. § 101	
Form 3A. Filing Fee	e waiver reque	ested (applica	able to chapter	7 individu	als only). Mu	Check	all applicabl A plan is bei Acceptances	e boxes: ng filed with of the plan w	this petition.			and every three years thereafter). The classes of creditors,
Debtor e	estimates that estimates that	t funds will t, after any	ation I be available exempt prop	erty is ex	cluded and	nsecured cr administrat	editors.		S.C. § 1126(b).	THIS	SPACE IS	FOR COURT USE ONLY
Estimated N	_	_	_		_	_	_	_	_	1		
1- 49	□ 50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 2 of 48

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Martin, Larry R (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: EDVA 98-39793 11/25/98 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jacqueline Wise Sharman June 17, 2010 Signature of Attorney for Debtor(s) (Date) Jacqueline Wise Sharman Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10)

Document Page 3 of 48

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Larry R Martin

Signature of Debtor Larry R Martin

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 17, 2010

Date

Signature of Attorney*

X /s/ Jacqueline Wise Sharman

Signature of Attorney for Debtor(s)

Jacqueline Wise Sharman , VSB# 71569

Printed Name of Attorney for Debtor(s)

Pagano & Associates, P.C.

Firm Name

3991 E. Williamsburg Road Suite 100 Sandston, VA 23150

Address

Email: pagano@paganolaw.org

(804) 328-6988 Fax: (804) 328-6991

Telephone Number

June 17, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Martin, Larry R

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 4 of 48

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

		O			
In re	Larry R Martin		Case No.		
		Debtor(s)	Chapter	7	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 5 of 48

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Larry R Martin Larry R Martin
Date: June 17, 2010

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 6 of 48

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Larry R Martin		Case No		
		Debtor	-,		
			Chapter	7	
			• -		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	17,997.92		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		10,052.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		67,903.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,571.70
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,568.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	17,997.92		
			Total Liabilities	77,955.35	

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 7 of 48

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Larry R Martin		Case No.		_
-	-	Debtor	,		
			Chapter	7	_

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,571.70
Average Expenses (from Schedule J, Line 18)	1,568.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,592.14

State the following:

_ state the roll wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		67,903.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		67,903.35

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 8 of 48

B6A (Official Form 6A) (12/07)

In re	Larry R Martin	Case No	
-	-	Dahter,	
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 9 of 48

B6B (Official Form 6B) (12/07)

In re	Larry R Martin	Case No	_
-		Dahtor,	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	C&F Checking Acct ending in 3947 PO Box 391 West Point, VA 23181	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. household goods, furniture, electronics, appliances, dishware, flatware, decorations, pictures, knick knacks, yard care equipment, hand held tools Location: 2058 Mill Road, Henrico VA 23231	-	800.00
i.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
ó.	Wearing apparel.	Misc. Men's Clothing Location: 2058 Mill Road, Henrico VA 23231	-	600.00
7.	Furs and jewelry.	x		
3.	Firearms and sports, photographic, and other hobby equipment.	x		
).	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Group Term Life Insurance Employer Provided No cash value	-	0.00
0.	Annuities. Itemize and name each issuer.	x		
		and the second s	Sub-Total of this page)	al > 1,600.00

2 continuation sheets attached to the Schedule of Personal Property

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 10 of 48

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Larry R Martin		Cas	se No	
			Debtor		
	}	SC	HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Airgas 401(k) Vanguard	-	1,922.92
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Anticipated 2009 Tax Refund	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 1,922.92

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 11 of 48

B6B (Official Form 6B) (12/07) - Cont.

In re	Larry R Martin	Case No.
_		· · · · · · · · · · · · · · · · · · ·

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
intell	nts, copyrights, and other ectual property. Give culars.	X		
gene	nses, franchises, and other ral intangibles. Give culars.	X		
conta infor § 101 by in obtai the d	omer lists or other compilations aining personally identifiable mation (as defined in 11 U.S.C. 1(41A)) provided to the debtor dividuals in connection with ning a product or service from ebtor primarily for personal, y, or household purposes.	X		
	mobiles, trucks, trailers, and vehicles and accessories.	2000 Pontiac Grand Prix Location: 2058 Mill Road, Henrico VA 23231 Mileage 90,000	-	2,600.00
		2005 Harley Davidson Ultra-Classic Location: 2058 Mill Road, Henrico VA 23231 Mileage 30,000	-	11,875.00
26. Boats	s, motors, and accessories.	x		
27. Aircr	raft and accessories.	x		
28. Offic	ee equipment, furnishings, and lies.	x		
	hinery, fixtures, equipment, and lies used in business.	x		
30. Inver	ntory.	x		
31. Anim	nals.	x		
	s - growing or harvested. Give culars.	x		
	ning equipment and ements.	x		
34. Farm	supplies, chemicals, and feed.	x		
35. Other not a	r personal property of any kind lready listed. Itemize.	x		
			Sub-Tota	al > 14,475.00

 $Sub\mbox{-}Total > \mbox{\bf 14,475.00} \label{eq:condition}$ (Total of this page)

Total > **17,997.92**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 12 of 48

B6C (Official Form 6C) (4/10)

In re	Larry R Martin	Case No.
		Debtor ,

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$146,450. (Ai	: Check if debtor claims a homestead exemption that \$146,450. (Amount subject to adjustment on 4/1/13, and ever with respect to cases commenced on or after the description.)					
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Checking, Savings, or Other Financial Accounts, CC&F Checking Acct ending in 3947 PO Box 391 West Point, VA 23181	Certificates of Deposit Va. Code Ann. § 34-4	200.00	200.00				
Household Goods and Furnishings Misc. household goods, furniture, electronics, appliances, dishware, flatware, decorations, pictures, knick knacks, yard care equipment, hand held tools Location: 2058 Mill Road, Henrico VA 23231	Va. Code Ann. § 34-26(4a)	800.00	800.00				
<u>Wearing Apparel</u> Misc. Men's Clothing Location: 2058 Mill Road, Henrico VA 23231	Va. Code Ann. § 34-26(4)	600.00	600.00				
Interests in IRA, ERISA, Keogh, or Other Pension (Airgas 401(k) Vanguard	or Profit Sharing Plans Va. Code Ann. § 34-34	1,922.92	1,922.92				
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Pontiac Grand Prix Location: 2058 Mill Road, Henrico VA 23231 Mileage 90,000	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,000.00 600.00	2,600.00				

Total: 6,122.92 6,122.92

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 13 of 48

B6D (Official Form 6D) (12/07)

In re	Larry R Martin	Case No.
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxxxxx4425	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN Opened 6/01/05 Last Active 4/12/10	CONT NGENT	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Harley Davidson Financial Attn: Bankruptcy Po Box 21850 Carson City, NV 89721		_	Auto Loan - PMSI 2005 Harley Davidson Ultra-Classic Location: 2058 Mill Road, Henrico VA 23231 Mileage 30,000		D			
Account No.			Value \$ 11,875.00 Value \$	-			10,052.00	0.00
Account No.			Value \$	-				
Account No.			Value \$					
continuation sheets attached			S (Total of t	Subto			10,052.00	0.00
Total (Report on Summary of Schedules							10,052.00	0.00

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 14 of 48

B6E (Official Form 6E) (4/10)

•			
In re	Larry R Martin	Case No	0
=	-	Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 15 of 48

R6F	Official	Form	(F)	(12/07)
DOF (Omciai	rorm	OF I	114/0//

In re	Larry R Martin	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			.r.				
CREDITOR'S NAME, MAILING ADDRESS	000		usband, Wife, Joint, or Community	CONT	U N	D	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	C A H	CONSIDERATION FOR CLAIM. IF CLAIM	NT I NGEN	Q		
Account No. xxxxxxxxxxxx5594			Opened 2/01/06 Last Active 6/16/08 ChargeAccount	T N	DATED		
American Finco 425 Martingale Rd Schaumburg, IL 60173		-	ChargeAccount				6,855.00
Account No. xxxxxxxxxxxxx5492			Opened 4/01/97 Last Active 11/01/01	+	H		
Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355		-	CreditCard				
,							0.00
Account No. xxxxxxxx0162 Bank Of America		_	Opened 11/01/94 Last Active 1/16/02 CreditCard				
							12,544.10
Account No. xxxxxxxxxx6763 Beneficial POB 8873 Virginia Beach, VA 23450		_	2008 Consumer Debt				24.545.44
					L	Ļ	24,545.11
_3 continuation sheets attached			(Total of	Sub this			43,944.21

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 16 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Larry R Martin		Case No.	
		Debtor	7	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		COXHLXGEX	-	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0057			Opened 8/01/00 Last Active 4/27/09	Ţ	T		
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		-	CreditCard		D		0.00
Account No. xxxxxxxxx3000			Opened 5/01/07 Last Active 5/13/09		Г		
Daimlerchrysler Trk Fi 1011 Warrenville Rd Ste Lisle, IL 60532		-	Automobile				
							4,827.58
Account No. xxxxxxxxx9000 Daimlerchrysler Trk Fi 1011 Warrenville Rd Ste		-	Opened 6/01/02 Last Active 7/20/06 Automobile				
Lisle, IL 60532							0.00
Account No. xxxxxxxx8838 G M A C Po Box 130424		-	Opened 2/01/05 Last Active 4/12/10 Automobile				
Roseville, MN 55113							250.50
Account No. xxxxxxxx0510 Gemb/american Honda Po Box 981439 El Paso, TX 79998		-	Opened 7/08/05 Last Active 7/20/07 ChargeAccount				
							0.00
Sheet no1 of _3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub			5,078.08

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 17 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Larry R Martin	Case No	
_		Debtor ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx6763			Opened 8/01/06 Last Active 4/14/08	Т	A T E D		
Hsbc/rs Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197		-	CheckCreditOrLineOfCredit		D		17,617.00
Account No. xxxx1642			2009				
Richmond Ambulance Auth PO 26286 Richmond, VA 23260		-	Medical Services				187.16
Account No.	L		2009				
Sleep Disorders Center of VA 1800 Glenside Drive Suite 103 Richmond, VA 23226		-	Medical Services				402.35
Account No.			2009				
Sleep Disorders Center of VA 1800 Glenside Drive Suite 103 Richmond, VA 23226		-	Medical Services				25.00
Account No.			2009				
Sleep Disorders Center of VA 1800 Glenside Drive Suite 103 Richmond, VA 23226		_	Medical Services				232.00
Sheet no. 2 of 3 sheets attached to Schedule of				Subt			10 /62 54
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	18,463.51

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 18 of 48

B6F (Official Form 6F) (12/07) - Cont.

Im #0	Lawy D Martin	Core No.	
In re	Larry R Martin	Case No.	
-			
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.			1.		-	1
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	6	N	ı	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT_XGEX	LIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0621			2009	⊤ [T		
VCU Health Systems P.O. Box 758721 Baltimore, MD 21275-8721		-	Medical Services		E D		
							417.55
Account No. xxxxxxxxxx0001	T	T	Opened 6/01/04 Last Active 12/22/08				
	1		•				
Verizon							
Po Box 3397		-					
Bloomington, IL 61702							
							0.00
							0.00
Account No.							
A	-	-		-			
Account No.	ł						
Account No.	t	H		T	H		
	1						
Sheet no. 3 of 3 sheets attached to Schedule of			5	Sub	tota	1	417.55
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	417.33
				7	ota	ıl	
			(Report on Summary of So				67,903.35

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 19 of 48

B6G (Official Form 6G) (12/07)

In re	Larry R Martin	Case No
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 20 of 48

B6H (Official Form 6H) (12/07)

In re	Larry R Martin	Case No
_		,
		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 21 of 48

B6I (Official Form 6I) (12/07)

In re	Larry R Martin		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPEND	ENTS OF DEBTOR AND S	SPOUSE						
Separated	RELATIONSHIP(S): None.	AGE(S):	JE(S):						
Employment:	DEBTOR		SPOUSE						
Occupation	-								
-	Inemployed								
How long employed									
Address of Employer									
INCOME: (Estimate of average or pr	rojected monthly income at time case filed)		DEBTOR		SPOUSE				
	commissions (Prorate if not paid monthly)	\$_	1,571.70	\$	N/A				
2. Estimate monthly overtime		\$	0.00	\$	N/A				
3. SUBTOTAL		\$_	1,571.70	\$	N/A				
4. LESS PAYROLL DEDUCTIONS									
 a. Payroll taxes and social secur 	ity	\$_	0.00	\$	N/A				
b. Insurance		\$	0.00	\$	N/A				
c. Union dues		\$ <u>-</u>	0.00	\$ <u></u>	N/A				
d. Other (Specify):			0.00	\$ <u></u>	N/A				
			0.00	\$	N/A				
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$_	0.00	\$	N/A				
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$_	1,571.70	\$	N/A				
7. Regular income from operation of	business or profession or farm (Attach details	d statement) \$	0.00	\$	N/A				
8. Income from real property		\$_	0.00	\$	N/A				
9. Interest and dividends		\$_	0.00	\$	N/A				
dependents listed above	payments payable to the debtor for the debtor.	r's use or that of \$	0.00	\$	N/A				
11. Social security or government ass	istance	¢.	0.00	ď	NI/A				
(Specify):		<u>\$</u> _	0.00	\$ <u> </u>	N/A N/A				
12. Pension or retirement income			0.00	ф —	N/A				
13. Other monthly income		Ψ_	0.00	Ψ	13/74				
(0 10)		\$	0.00	\$	N/A				
		\$	0.00	\$	N/A				
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$_	0.00	\$	N/A				
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	1,571.70	\$	N/A				
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from	m line 15)	\$	1,571.	.70				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 22 of 48

B6J (Official Form 6J) (12/07)

In re	Larry R Martin		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income anowed on Form 22A of 2.	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes No _X	Ψ	100.00
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	114.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$ 	240.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	25.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	150.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Personal Property Taxes (amortized)	\$	10.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	384.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Misc. personal hygiene items, haircuts, groceries	\$	20.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,568.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:20. STATEMENT OF MONTHLY NET INCOME	_	
A	\$	1,571.70
a. Average monthly income from Line 15 of Schedule 1b. Average monthly expenses from Line 18 above	\$ 	1,568.00
c. Monthly net income (a. minus b.)	\$	3.70

Case 10-34204-RRH DUC I	Document Page 23 of 48	/10 13.23.30	Desc Main
B6J (Official Form 6J) (12/07)	_		
In re Larry R Martin		Case No.	
	Debtor(s)		
SCHEDULE J - CURRE	ENT EXPENDITURES OF INDIVI Detailed Expense Attachment	DUAL DEBTO	OR(S)
Other Utility Expenditures:			
Cable/Satelite Television		\$	54.00
Cellular Phone(s)		\$	60.00

\$

114.00

Total Other Utility Expenditures

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Document Page 24 of 48

United States Bankruptcy Court Eastern District of Virginia

In re	Larry R Martin			Case No.		
		Debtor(s)		Chapter	7	
	DECLARATION	ON CONCERNING D	EBTOR'S SCH	IEDUL	ES	
	DECLARATION IN	DED DEN ALEXA OF DED H		IIAI DE	D.T.O.D.	
	DECLARATION UN	DER PENALTY OF PERJU	JRY BY INDIVID	UAL DE	BIOK	
	I declare under penalty of pe sheets, and that they are true and corre				les, consisting of18	
	sheets, and that they are true and corre	ect to the best of my knowled	ige, information, ai	ia bellet.		
Date	June 17, 2010	Signature /s/ Larry	y R Martin			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Larry R Martin Debtor Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 25 of 48

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Eastern District of Virginia

In re	Larry R Martin		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$84,212.00 2008 Employment Income \$36,144.00 2009 Employment Income

\$0.00 2010 YTD Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$7,852.00 2010 YTD: Debtor Unemployment \$6,869.00 2009: Debtor Unemployment

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF **TRANSFERS** OWING **TRANSFERS**

NAME AND ADDRESS OF CREDITOR

creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

PROPERTY

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Pagano & Associates, P.C. 3991 E. Williamsburg Road Suite 100 Sandston, VA 23150 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$900.00 Attorney Fees, \$299.00
Court Filing Fee, \$30.00 Credit
Report

NAME AND ADDRESS OF PAYEE

Pioneer Credit Counseling

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$35.00 Credit Counseling paid
by debtor directly to agency

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2058 Mill Road Richmond, VA 23231 NAME USED **Larry Martin**

DATES OF OCCUPANCY

12/03-11/09

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date Jun	ne 17, 2010	Signature	/s/ Larry R Martin
			Larry R Martin
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 33 of 48

B8 (Form 8) (12/08)

United States Bankruptcy Court Eastern District of Virginia

In re Larry R Martin			Case No.	
		Debtor(s)	Chapter	7
PART A - Debts secured by page 1	ER 7 INDIVIDUAL DEBTOR roperty of the estate. (Part A range Attach additional pages if new Attach	nust be fully compl		
Property No. 1				
Creditor's Name: Harley Davidson Financial		Describe Property 2005 Harley Davids Location: 2058 Mil Mileage 30,000	son Ultra-Class	sic
Property will be (check one): ☐ Surrendered	■ Retained	1		
If retaining the property, I intend ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Property is (check one):		oid lien using 11 U.S.	C. § 522(f)).	
☐ Claimed as Exempt		■ Not claimed as e	xempt	
PART B - Personal property subject Attach additional pages if necessar Property No. 1 Lessor's Name:			Lease will be	e Assumed pursuant to 11
-NONE-			U.S.C. § 365 ☐ YES	5(p)(2): □ NO
I declare under penalty of perju personal property subject to an DateJune 17, 2010	unexpired lease.	intention as to any public larry R Martin Larry R Martin Debtor	property of my	estate securing a debt and/o

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document

Form B203

Page 34 of 48

2005 USBC, Eastern District of Virginia

United States Bankruptcy Court Eastern District of Virginia

In re	Larry R Martin Case No.
	Debtor(s) Chapter 7
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and the compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 900.00
	Prior to the filing of this statement I have received \$ 900.00
	Balance Due \$ 0.00
\$	299.00 of the filing fee has been paid.
Т	The source of the compensation paid to me was:
	■ Debtor □ Other (specify)
Т	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify)
ľ	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
I	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
a b c	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Other provisions as needed: Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
Ţ	By agreement with the debtor(s), the above-disclosed fee does not include the following services:

By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 35 of 48

Form B203 - Continued

CERTIFICATION

2005 USBC, Eastern District of Virginia

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 17, 2010	/s/ Jacqueline Wise Sharman		
Date	Jacqueline Wise Sharman		
	Signature of Attorney		
	Pagano & Associates, P.C.		
	Name of Law Firm		
	3991 E. Williamsburg Road		
	Suite 100		
	Sandston, VA 23150		
	(804) 328-6988 Fax: (804) 328-6991		
For use in Chapter 13 Cases where	Fees Requested Not in Excess of \$3,000		
(For all Cases Filed	(For all Cases Filed on or after 10/17/2005)		
NOTICE TO DEBTOR(S) AND STANDING TRUSTEE		
PURSUANT TO INTERI	M PROCEDURE 2016-1(C)(7)		

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically. Date Signature of Attorney

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 37 of 48

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 38 of 48

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of Virginia

	Eastern District of Virginia							
In re	Larry R Martin		Case No.					
		Debtor(s)	Chapter 7					
	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE							
	Cer	tification of Debtor						
Code.	I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.							
Larry F	R Martin	X /s/ Larry R Mar	tin	June 17, 2010				
Printed Name(s) of Debtor(s)		Signature of De	ebtor	Date				
Case N	Vo. (if known)	X						
		Signature of Jo	int Debtor (if any)	Date				

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

ACI PO Box 505 Linden, MI 48451-0505

American Finco 425 Martingale Rd Schaumburg, IL 60173

Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355

Bank Of America

Beneficial POB 8873 Virginia Beach, VA 23450

Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801

Credit Control Corporation P.O. Box 120568 Newport News, VA 23612-0568

Daimlerchrysler Trk Fi 1011 Warrenville Rd Ste Lisle, IL 60532

Dominion Law Associates 222 Central Park Avenue Virginia Beach, VA 23462

G M A C Po Box 130424 Roseville, MN 55113

Gemb/american Honda Po Box 981439 El Paso, TX 79998 Glasser & Glasser 580 E. Main, Ste 600 Norfolk, VA 23510-2212

Harley Davidson Financial Attn: Bankruptcy Po Box 21850 Carson City, NV 89721

Health Consultants of VA, Inc P.O. Box 8266 Richmond, VA 23226

Henrico County Circuit Court 4310 E. Parham Road PO Box 27032 Richmond, VA 23228

Henrico General District Court 4301 E. Parham Road P.O Box 90775 Richmond, VA 23273-0775

Hsbc/rs
Attn: Bankruptcy
Po Box 5263
Carol Stream, IL 60197

Office of The U.S. Trustee 701 E. Broad Street Richmond, VA 23219

Richmond Ambulance Auth PO 26286 Richmond, VA 23260

Sleep Disorders Center of VA 1800 Glenside Drive Suite 103 Richmond, VA 23226

VCU Health Systems P.O. Box 758721 Baltimore, MD 21275-8721

Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 41 of 48

Velocity Investments LLC

Verizon Po Box 3397 Bloomington, IL 61702 Case 10-34284-KRH Doc 1 Filed 06/17/10 Entered 06/17/10 13:25:56 Desc Main Document Page 42 of 48

B22A (Official Form 22A) (Chapter 7) (04/10)

In re Larry R Martin	
Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS					
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).					
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.					
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.					
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard					
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;					
	OR					
	 b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed. 					

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)((7) EXCLUSION	I		
	Marital/filing status. Check the box that applies and complete the balance of this part of this stat	tement as directed.			
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.				
2	 b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. 				
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (All figures must reflect average monthly income received from all sources, derived during the six				
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before	Column	Column B		
	the filing. If the amount of monthly income varied during the six months, you must divide the	Debtor's Income	Spouse's Income		
	six-month total by six, and enter the result on the appropriate line.	Income			
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 0.00	\$		
	Income from the operation of a business, profession or farm. Subtract Line b from Line a and				
	enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do				
	not enter a number less than zero. Do not include any part of the business expenses entered on	1			
4	Line b as a deduction in Part V.				
	Debtor Spouse]			
	a. Gross receipts \$ 0.00 \$	4			
	b. Ordinary and necessary business expenses \$ 0.00 \$	- _{\$} 0.00	¢		
	c. Business income Subtract Line b from Line a	」 \$ 0.00	\$		
	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any				
	part of the operating expenses entered on Line b as a deduction in Part V.				
5	Debtor Spouse	7			
	a. Gross receipts \$ 0.00 \$	1			
	b. Ordinary and necessary operating expenses \$ 0.00 \$]			
	c. Rent and other real property income Subtract Line b from Line a	\$ 0.00	\$		
6	Interest, dividends, and royalties.	\$ 0.00	\$		
7	Pension and retirement income.	\$ 0.00	\$		
	Any amounts paid by another person or entity, on a regular basis, for the household				
8	expenses of the debtor or the debtor's dependents, including child support paid for that				
	purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	\$ 0.00	\$		
	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9.	7 5155	T		
	However, if you contend that unemployment compensation received by you or your spouse was a	ı			
9	benefit under the Social Security Act, do not list the amount of such compensation in Column A				
7	or B, but instead state the amount in the space below:	-			
	Unemployment compensation claimed to				
	be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$	\$ 1,592.14	\$		
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	Debtor Spouse]			
	a. \$ \$	1			
	[b. \$ \$]			
	Total and enter on Line 10	\$ 0.00	\$		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, i Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	f \$ 1,592.14	\$		

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		1,592.14		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: VA b. Enter debtor's household size: 1	\$	48,190.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not a top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

D AND GAY GAY ATTON OF GAIDDENIE MONTHLY AND GAID FOR GEORGE (A)					
Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16 Enter the amount from Line 12.					
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a.	\$			
	b. c.	\$ \$			
	d.	\$ \$			
	Total and enter on Line 17	<u> </u>	\$		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$		
	Subpart A: Deduct	CULATION OF DEDUCTIONS FROM INCOME ons under Standards of the Internal Revenue Service (IRS)			
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line				
	a1. Allowance per member	a2. Allowance per member			
	b1. Number of members	b2. Number of members			
	c1. Subtotal	c2. Subtotal	\$		
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).				

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your cour available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by your home, as stated in Line result in Line 20B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 c. Net mortgage/rental expense	ty and household size (this information is ourt); enter on Line b the total of the Average	\$
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. \[\begin{array}{c} 0 & \lefta 1 & \lefta 2 \text{ or more.} \] If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs		
	 Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 Net ownership/lease expense for Vehicle 1 	\$ Subtract Line b from Line a.	\$
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$		
	 Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2 	\$ Subtract Line b from Line a.	\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		

27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$			
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$			
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32				
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
34	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$	\$			
	Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$			
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$			
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$			

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to casses commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$			
40			Enter the amount that you will conting ganization as defined in 26 U.S.C. § 1			e form of cash or	\$
41	Tota	l Additional Expense Deduction	s under § 707(b). Enter the total of L	ines	s 34 through 40		\$
		S	Subpart C: Deductions for Del	bt l	Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	A	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
					Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
		Name of Creditor	Property Securing the Debt		1/60th of th	e Cure Amount	
	a.					otal: Add Lines	\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as				\$		
			If you are eligible to file a case under the amount in line b, and enter the res				
4.5	a.	Projected average monthly Ch		\$			
45	b.	issued by the Executive Office	strict as determined under schedules e for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	x			
	c.	Average monthly administrati	ve expense of Chapter 13 case	To	otal: Multiply Line	es a and b	\$
46	Tota	l Deductions for Debt Payment.	Enter the total of Lines 42 through 45	5.			\$
		S	ubpart D: Total Deductions f	ron	n Income		
47	Tota	l of all deductions allowed unde	r § 707(b)(2). Enter the total of Lines	33,	41, and 46.		\$
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Ente	er the amount from Line 18 (Cur	rrent monthly income for § 707(b)(2)))			\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$			
50	Mon	thly disposable income under §	707(b)(2). Subtract Line 49 from Line	48	and enter the resu	ılt.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result			¢			

	Initial presumption determination. Check the applicable box and proceed as directed.				
52	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Co	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).			
53	Enter the amount of your total non-priority unsecured debt		\$		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	r 0.25 and enter the result.	\$		
	Secondary presumption determination. Check the applicable box and proceed a	s directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
	Part VII. ADDITIONAL EXPENSE	CLAIMS			
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
	Expense Description	Monthly Amou	nt		
	a.	\$	7		
	b.	\$			
	c.	\$			
	d.	\$			
	Total: Add Lines a, b, c, and d	\$			
	Part VIII. VERIFICATION	I			
	I declare under penalty of perjury that the information provided in this statement i	is true and correct. (If this is a joint case, both debtors			
57	must sign.) Date: June 17, 2010 Signature: /s/ Larry R Martin				
	Larry R Martin (Debtor)				
		, ,			

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.